APPLYING AND AWARDS

How to Apply for Financial Aid

1. Create a FSA ID.
   a. The FSA ID is a user name and password required to log into certain U.S. Department of Education websites including StudentAid.gov. (https://studentaid.gov/)
   b. If you do not have an FSA ID, you can create one online at studentaid.gov/fsa-id/create-account/launch (https://studentaid.gov/fsa-id/create-account/launch/).
2. Complete the Free Application for Federal Student Aid (FAFSA).
   a. The FAFSA application is available on October 1 each year for the next academic year.
3. Students may complete the FAFSA online at studentaid.gov/h/apply-for-aid/fafsa (https://studentaid.gov/h/apply-for-aid/fafsa/). (http://www.fafsa.gov/)
   a. Missouri Western's Federal School Code = 002490
4. Apply for Missouri Western Competitive Scholarships.
   a. Apply for MWSU's scholarships online at missouriwestern.edu/finaid/scholarship-opportunities (https://www.missouriwestern.edu/finaid/scholarship-opportunities/). (http://www.missouriwestern.edu/finaid/)
   b. Students may apply for Missouri Western competitive scholarships beginning in October each year for the next academic year.
   c. Scholarship Application Deadline = April 1st

February 1 Priority Deadline

The priority deadline is February 1 for state aid opportunities and April 1 for Federal and Missouri Western aid opportunities. FAFSA applications will continue to be accepted after April 1st; however, program funding may be limited.

File Review (Verification)

The federal FAFSA Processing System (FPS) selects approximately 30% of all FAFSA filers for the verification review process. Missouri Western may also select additional filers for review to ensure accuracy and consistency. During the review process, the Student Financial Services Office will verify all mandatory items identified by the U.S. Department of Education. In addition, the Student Financial Services Office may verify discretionary items.

Students who are selected for verification by either FPS or by Missouri Western will be notified via their Missouri Western email account and will see all required documents listed on their Financial Aid self-service, which is located on the Financial Aid card within Goldlink. Students who do not elect to receive electronic communication from Missouri Western should contact the Student Financial Services Office for additional information.

Applicants whose FAFSA information requires correction will have those corrections electronically processed by the Student Financial Services Office. The corrections will generate an updated FAFSA Submission Summary which will be sent to the student by the federal FAFSA Processing System (FPS). The student's aid eligibility may change based on corrections made. Do not make corrections to your FAFSA unless you are instructed to by the Student Financial Services Office.

If conflicting information is discovered after aid is awarded or disbursed, the Student Financial Services Office must resolve the conflicting information regardless of whether the student was selected for verification. If it is determined that a student has received funds for which he or she is not eligible, the student must repay the amount to Missouri Western.

Missouri Western's priority deadline for completion of the verification process is April 1 each year. Completing the process after this date, may result in you not being considered for Missouri Western competitive scholarships and other aid opportunities. You may also be required to set up a payment plan and/or make payments towards your account balance until your aid eligibility can be determined.

The final deadline to complete the Verification process will be established by the U.S. Department of Education and published in the Federal Register on an annual basis – federalregister.gov (https://www.federalregister.gov/).

Student Eligibility

To be eligible for federal financial assistance, a student must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be accepted for admission and enrolled as a degree-seeking student in an eligible program;
- maintain satisfactory academic progress;
- provide consent and approval to have your federal tax information transferred directly into your 2026–27 *Free Application for Federal Student Aid* (FAFSA®) form, if you're applying for aid for July 1, 2026, to June 30, 2027;
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- show you're qualified to obtain a college or career school education.

You can show you're qualified to obtain a college or career school education by

- having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the " (https://studentaid.gov/understand-aid/eligibility/requirements/#ability-to-benefit)ability-to-benefit" alternatives provided here: studentaid.gov/understand-aid/eligibility/requirements (https://studentaid.gov/understand-aid/eligibility/requirements/)

Visiting college students, who are not seeking a degree from Missouri Western and self-enrichment students will not be eligible to receive financial assistance.

Graduate students are not eligible for Federal and State grants funding but may be eligible for Federal Student Loans and Institutional Scholarships.

Enrollment Requirements

- For financial aid purposes, a student's enrollment status will be determined at the end of the official add/drop period each semester.
- Only classes that count toward a degree or certificate may be used in calculating financial aid eligibility.
  - Audited classes and most continuing education classes do not count toward a degree or certificate, and may not be used in calculating eligibility for financial aid.
- Financial assistance may be prorated or cancelled if the student is enrolled in less than 6 credit hours at the end of the official add/drop period.
- Only Missouri Western credit hours will be included when determining a student's enrollment status for Missouri Western scholarships
- Financial assistance will be recalculated for students who do not begin attendance, withdraw, are administratively withdrawn or stop attending and receive a failing or incomplete grade in all courses during a term.

Students who are enrolled at more than one college or university at the same time may receive financial aid from only one of the institutions, not both. Contact the Student Financial Services Office for more information.

Financial Aid Awards

Students may view and accept their Aid Offer through their Financial Aid self-service, located on the Financial Aid card within Goldlink. Regulations require students to report any external sources of monetary assistance that are not reflected on the aid offer.

Financial Aid – Aid Offers are based on the student's demonstrated financial need, enrollment status, achievement, and other criteria. It is the student's responsibility to notify the Student Financial Services Office when there is a change in enrollment status, or if there is a change in family, or financial situation that may affect eligibility to receive financial assistance.

Offered financial aid awards may be reduced or cancelled if aid received from ALL sources causes the student to exceed their unmet need,cost of attendance, or if the student does not meet eligibility criteria. Adjustments made to financial aid awards or in a student's eligibility to receive financial assistance will be reflected on the Financial Aid Self-Service.

Disbursement of Financial Aid

Financial aid funds will be released to student accounts in two equal disbursements and will first be applied to outstanding charges for tuition, fees, room, board, and other authorized University expenses. Remaining funds will be issued and refunded to the student. By Federal regulation, excess funds MUST be used for educational expenses.

The Student Financial Services Office will disburse funds each Friday beginning the 2nd Friday of each semester. Students who elect to receive credit balance refunds by direct deposit, should allow five (5) additional business days for the transfer of funds to a personal bank account. Students who have not elected direct deposit, should allow ten (10) additional business days for the check to be mailed to the student's permanent address of record.

Financial Aid Advance to Purchase Books and Supplies

If a student is scheduled to receive more financial assistance than their current charges, Missouri Western will notify the campus bookstore of the student's eligibility to apply up to $750 of pending financial assistance to purchase required books and supplies. The bookstore is located on the first floor of the Hearnes building.

Eligible students will receive an email notification and instructions 10 days prior to the first day of classes each semester. Students who do not elect to receive electronic communication from Missouri Western should contact theStudent Financial Services Office for additional information.

Students who purchase books and supplies through this program must authorize the campus bookstore to submit the actual value of his or her purchases to Missouri Western State University to be deducted from pending financial aid, regardless of its source. Only the amount of actual purchases will be deducted from the student's pending financial aid. Any additional funds will be issued to the student in the form of a credit balance refund.

Should the student's financial aid be reduced for any reason, the student's account must be paid within thirty (30) days. Students who default on their account, will be responsible for all attorneys' fees, other costs and charges necessary for the collection of the unpaid balance.

If a student needs to return books or supplies purchased through this program, the items must be returned to the campus bookstore. The bookstore will forward the return amount to Missouri Western State University and the student's account will be credited. All refunds will be issued within two weeks.

Only textbooks and school supplies may be purchased. Clothing, emblematic gifts and convenience items may not be purchased.

To participate in the program, students must present a valid Missouri Western student ID card at the time of purchase. Student may elect to opt out simply by not presenting his or her ID at the campus bookstore.

Treatment of Federal Financial Assistance When a Student Withdraws or Stops Attending

Federal regulations specify how Missouri Western must determine the amount of Title IV program assistance that a student has earned if he or she officially withdraws or stops attending. The Title IV programs that are governed by this law are the Federal Pell Grant, TEACH Grant, Direct Loan, PLUS Loan and Federal Supplemental Educational Opportunity Grants (FSEOG).

When a student withdraws or stops attending, the amount of assistance that the student has earned is determined on a prorated basis. For example, if the student has completed 30% of the semester, he or she has earned 30% of the assistance that was scheduled for the period. Once a student has completed more than 60% of the semester, he or she has earned all scheduled assistance for the period. If the student did not receive all of the assistance that was earned, a post-withdrawal disbursement may be due.

For students enrolled in modules, the amount of assistance the student has earned is determined based on the portion of the modules the student has completed.

If the post-withdrawal disbursement includes loan funds, Missouri Western must receive the student's permission before these funds may be disbursed. The student may choose to decline some, or all, of the loan funds so that additional debt is not incurred.

Missouri Western may automatically use all, or a portion of the student's post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges, however, will require permission to use the post-withdrawal grant disbursement for all other charges. It may be in the student's best interest to allow Missouri Western to keep the funds to reduce debt with the institution.

There may be Title IV funds that cannot be disbursed once a student withdraws because of other eligibility requirements.

If a student has received unearned Title IV program funds, Missouri Western MUST return a portion of the excess that is equal to the student's institutional charges multiplied by the unearned percentage of funds or the entire amount of unearned funds, whichever is less.

Funds will be returned in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loans
4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity Grant
6. Iraq and Afghanistan Service Grant
7. Federal TEACH Grant

If Missouri Western is not required to return all of the unearned funds, the student must return the remaining amount. Any loan funds that the student must return may be repaid in accordance with the terms of the promissory note. That is, the student may make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that a student must return is called an overpayment. The maximum amount of a grant overpayment that the student must repay is half of the grant funds he or she received or was scheduled to receive. The student must make arrangements with the Student Financial Services Office to return unearned grant funds.

The Student Financial Services Office will calculate the amount of return within 30 days of withdrawal, return those funds as required within 45 days of the student's withdrawal, and advise the student by mail of the amount reversed, which will normally result in a balance due to Missouri Western. The student will then have 30 days to either remit the full amount or make satisfactory arrangements for repayment.

The requirements for Title IV program funds when a student withdraws or stops attending are separate from Missouri Western's Refund Policy. Therefore, a student may still owe funds to Missouri Western to cover unpaid institutional charges. The student will also be responsible for any Title IV program funds that Missouri Western was required to return on his or her behalf.

Missouri Western's complete withdrawal policy in available online at https://intranet.missouriwestern.edu/registrar/withdrawal (https://intranet.missouriwestern.edu/registrar/withdrawal/).

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). Information is also available on Student Aid on the Web at StudentAid.gov (https://studentaid.gov/).